

THE
ONLY DEBT
MANAGEMENT
SOLUTION
YOU'LL EVER
NEED.



Used by **4 of**
the top 5 UK banks



Used by **6 of**
the top 7 US
financial institutions



Over **\$4 trillion**
managed on
Debt Manager

The Debt Manager Solution

An Open, Configurable System

The Debt Manager software platform supports the entire debt lifecycle, from pre-collection through debt recovery, operationalizing analytics throughout. It adapts to any type of collections and recovery environment, collecting more than 650 debt types in more than 60 countries around the world. Built on an open, elastic architecture, it easily integrates with legacy systems, efficiently embraces new technology, and requires little to no upfront capital investment to get started. As a cloud-native solution, it offers rapid time to value and will never get to end-of-life.

C&R Software
Collections & Recovery Simplified

C&R Software's vision is to provide systemically complex systems which simplify collections and recovery for our clients. We strive to deliver solutions which are simple to deploy, implement, configure and use, enabling collections operations to drive process automation and easily adapt to change.

A Trusted Partner

Organizations looking for a trusted partner with vast collections and recovery expertise have relied on C&R Software for more than three decades. We understand the complexities the global marketplace presents, for both enterprise and local organizations, offering expertise across the entire spectrum of collections and recovery. We use this experience to create innovative roadmaps that turn forward-thinking visions into reality, helping our clients deploy strategies that customers respond to, and credit issuers depend on.

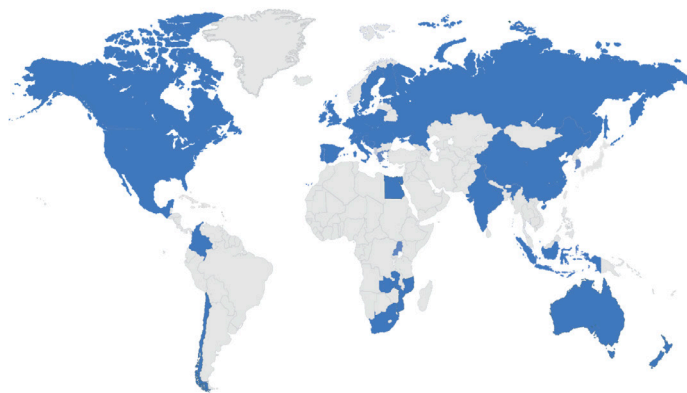
Our Promise to You

C&R Software and Debt Manager are conquering complexity. We're in the business of igniting change, making big things happen when it really matters, transforming collections and recovery through finely tuned, executable strategies.

We do this because we believe the success of our clients can only be achieved when the customers they serve can successfully manage their financial commitments. We know there are countless reasons customers fall behind, which is why Debt Manager is configurable to meet each and every exception, creating experiences that customers like, driving increased lifetime value.

Flexible, configurable solution

Debt Manager is a highly configurable platform, which makes it the ideal solution for both collection and recovery, through to debt sale, vendor management, legal, bankruptcy, repossession, asset remarketing



Simplifying
Collections and
Recovery Around
the World

Delivering
solutions that
are simple to
deploy, implement,
configure and use.

and more. It can be tailored to your specific business requirements, incorporating a wide range of information and analytics, without the cost of custom development or ongoing IT support. You're in charge. Configurable areas include workflow, user interface, organizational structure, product types, user roles, user-defined data and more. The use of omnichannel communication, including online chat bot, text, self-service, email and more keep the interaction personalized and convenient.

State of the art user interface

An intuitive, browser-based user interface, FitAgent™ provides Debt Manager clients with streamlined functionality which facilitates best outcomes for the customer, and greater productivity for the agent. The graphical format assists in highlighting agent options and reduces effort navigating and

entering data. It leads the user through the customer dialogue in the most efficient way and gives clients the tools to design their own context-sensitive experiences.

Users can access a Software Development Kit (SDK) to modify the user interface, enhance further with custom cards and adjust the agent experience to their specific needs. They can configure their own User Defined Pages (UDPs), interacting with external systems at the customer or account level. Pages can be built using multiple layout options and a drag and drop configuration. A sequence of pages can be linked to specific work lists to perfectly support the agent's needs.

Preconfigured task flows come out of the box, presenting agents with exactly what they're likely to need at each step of the conversation, and can be adjusted as needed. By completing tasks with less typing,

One client recently shared *"I learned about new legislation early on a weekend morning. I spent two minutes configuring the system to meet this new requirement. Before Debt Manager, this would have involved hours of calls and weeks to achieve. Did I mention I did this while wearing my pajamas?!"* VP of Operations, US Based Collection Agency

FitAgent minimizes opportunities for mistakes. It also improves clarity around compliance and provides a more reliable audit record.

Smart business rules management

Business rules and workflow management are fundamental to the Debt Manager architecture. They enable business users to manage key components of the software decision-making mechanism, configurable to meet changing business needs. This minimizes reliance on IT, enabling business functionality to be defined by business stakeholders.

Predictive models that run inside Debt Manager can be used for portfolio segmentation and many other analytically based decisions. These models help organizations predict a variety of factors, including likelihood to pay, expected collections amount and more, enabling the selection of best treatment options. Debt Manager clients gain operational agility, a critical basis for increased collection performance.

Cloud native advantages

C&R Software's end-to-end, fully compliant debt management environment connects collections,

recovery, and customer communications, along with numerous supporting applications, in one complete system in the C&R Cloud. Digital transformation becomes a reality when cloud-native, seamless integration between applications is in place. Native integration with Salesforce is available. No hardware investment is required, time to production is fast, scalability is unlimited, and changing business requirements can be quickly addressed. APIs are used on a real-time basis. Debt Manager is a cloud-native platform, providing rapid time to value, ease of integration, scalability, security, high availability and more, managed and updated in the C&R Cloud.

Increased performance

Increasing performance comes down to the ability to create and maintain a best-practices environment. While other providers have niche strengths, Debt Manager is the broadest, most capable platform for collections and recovery in the world. Ongoing innovations and efficiencies continually enhance the advantages that an open system, extensive domain expertise, deep functionality, unlimited configurability, infinite scalability, and a strong compliance framework offer.

Embedded business rules drive decisions throughout the process, using AI and analytically based strategy and real-time adjustments triggered by changing circumstances and customer behavior. To enhance performance even further, C&R Software offers Agency Network, PlacementsPlus™ and Placement Optimizer™ as complementary cloud-based services, specifically aimed at maximizing returns while decreasing the cost of managing outsourced debt.

Enhanced customer experience

We understand collections is a critical component of the credit ecosystem, and when collections are ineffective, losses increase, leading to rising consumer prices and reduced access to credit.

We're committed to helping our clients accelerate digital transformation by simplifying the collections and recovery process. We're dedicated to giving our clients the ability to create a superior, consistent experience that customers rate highly and respond to. The Debt Manager technology, tools and analytics mean customers can engage in a friction-free experience which improves their financial journey.

What Makes Debt Manager Different?

Configuration not Customization

Configurability and flexibility are at the heart of Debt Manager. Real-time workflows at customer, account and case level can be configured by the business user to maximize collections effectiveness and efficiency.

Intuitive, configurable User Interface

A modern, intuitive user interface enhances the user experience and drives best outcomes. Highly configurable, the system uses business rules to dynamically tailor the display to the specific debt being worked and the role of the user.

Decision Rules Management

Embedded rules engine drives decisions throughout the solution, from analytically driven strategy segmentation to real-time adjustments triggered by changing circumstances, to the tailoring of actions available to the agent.

Cost and Time to Value	The breadth of functionality, configurability, and inherent efficiencies of Debt Manager, coupled with unmatched experience and expertise, lead to reduced time to value, lower on-going costs, and stronger return on investment, compared to other vendors.
Cloud Native	Debt Manager is a cloud-native platform, providing rapid time to value, ease of integration, scalability, security, high availability and more, managed and updated in the C&R Cloud, underpinned by the expertise of Amazon Web Services.
System Implementation	C&R Software's ability to successfully deliver complex Debt Manager projects to meet client needs is rooted in a blend of technical expertise and domain experience built up over 37 years and unmatched in the industry.
PA-DSS & PCI-DSS Certified	Regular certification assures on-going compliance with industry standard security protocols to protect individuals' sensitive data, and the organization's reputation, for both Cloud and on-premises implementation.
Open, Elastic Architecture	Debt Manager's open, elastic architecture makes adding new technology easy, meaning Debt Manager will continue to evolve with innovative, additional capabilities and efficiencies and never reach end of life.
Compliance and Audit	Compliance framework allows organizations to react quickly to regulatory changes, via simple re-configuration of compliance rules. Messages presented to agents ensure compliant dialogue with customers. Comprehensive audit trails log all activity in the system.
System of Record	Comprehensive system of record capabilities include configurable financial buckets and balances, payment application and apportionment, suspense payments, prior-period adjustments, interest processing, commission calculations, financial reporting, and more.
Delivery Options	Debt Manager is an enterprise solution which can be fully tailored to meet complex business requirements. A pre-configured option is also available for a quick start and even faster time to value, with additional configurations added on demand to meet specific needs.
End-to-end Solution	Debt Manager supports the entire debt lifecycle, from pre-delinquency, through early- and late-stage collections, to recovery of charged-off debt, third-party placement and debt sale. Why use disparate systems when one system can do it all?
Multi-industry	Debt Manager is used successfully by organizations of all sizes in a variety of industries, including banks and credit unions, telecoms, government agencies, utilities, collection agencies, auto, retail, and more.
Multi-language and Multi-currency	Support for multiple languages and for debts in more than one currency make Debt Manager the solution of choice for global organizations operating in multiple regions.

To learn more about conquering complexity and creating a better customer experience, go to crsoftware.com or email inquiries@crsoftware.com today.